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PATENT
Attorney Docket No.: 020375-040700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/
Kay Barclay

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lynn Holm-Blagg

Application No.: 10/672,596

Filed: September 26, 2003

For: SYSTEMS AND METHODS FOR
PARTICIPANT CONTROLLED
COMMUNICATIONS REGARDING
FINANCIAL ACCOUNTS

Customer No.: 20350

Confirmation No. 8648

Examiner: GRAHAM, CLEMENT B.

Technology Center/Art Unit: 3696

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 26, 2008, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 8 of this paper.